

**Information to identify the case:**

Debtor 1	<u>David Coit</u>	Social Security number or ITIN	xxx-xx-3719
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Camille R. Gadiare-Coit</u>	Social Security number or ITIN	xxx-xx-8239
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-16700-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David Coit

Camille R. Gadiare-Coit

4/13/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 David Coit  
 Camille R. Gadiare-Coit  
 Debtors

Case No. 13-16700-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 57

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db/jdb  
 513800716 +David Coit, Camille R. Gadiare-Coit, 38 Birmingham Drive, Columbus, NJ 08022-2342  
 513800722 +A-1 Collecti, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706  
 513800719 AT&T, PO Box 57907, Salt Lake City, UT 84157  
 513800725 +Allied Interstate, 15 Hazel Wood Drive-Suite 102, Buffalo, NY 14228-2229  
 513800730 +Carmilla Wright, 296 1/2 South Ninth Street, Newark, NJ 07103-2236  
 513800733 Emergency Physicians of S. Jersey, 2620 Ridgewood Road, Akron, OH 44313-3527  
 513800737 +Harris Auto, 1010 US Highway 206, Bordentown, NJ 08505-2114  
 513800739 +Jacqueline Napper, 1345 Marlborough Avenue, Plainfield, NJ 07060-3312  
 513800741 +MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308  
 513800740 (address filed with court: NCO-MEDCLR, PO Box 8547, Philadelphia, PA 19101)  
 +Nicole Brown, PSC 45 Box 1117, APO, AE 09468-0012  
 Nicole Brown, C/O Mercer County Probation, 175 South Broad Street, 1st Floor, PO Box 8068, Trenton, NJ 08650-0068  
 513800742 +North American Collection, PO Box 827, Edgemont, PA 19028-0827  
 513800744 +Park Dansan, 113 W. 3rd Avenue, Gastonia, NC 28052-4320  
 513800746 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191  
 516502103 Residential Mortgage Loan Trust, et al, c/o Planet Home Lending, LLC, 321 Research Parkway, Meriden, Connecticut 06450-8301  
 516502104 +Residential Mortgage Loan Trust, et al, c/o Planet Home Lending, LLC, 321 Research Parkway, Meriden, Connecticut 06450-8301, Residential Mortgage Loan Trust, et al, c/o Planet Home Lending, LLC 06450-8301  
 515277652 +Residential Mortgage Loan Trust, et al, c/o Seneca Mortgage Servicing, LLC, 611 Jamison Road, Elma, NY 14059-9392  
 515277653 +Residential Mortgage Loan Trust, et al, c/o Seneca Mortgage Servicing, LLC, 611 Jamison Road, Elma, NY 14059, Residential Mortgage Loan Trust, et al, c/o Seneca Mortgage Servicing, LLC 14059-9392  
 513800747 State of New Jersey, Surcharge Billing Office, PO Box 4775, Trenton, NJ 08650-4775  
 513800748 +State of New Jersey, Motor Vehicle Commission, 225 East State Street, Trenton, NJ 08666-0001  
 513800749 +U S Dept Of Ed/fisl/at, Attn: Bankruptcy, 61 Forsythe St Room 19t89, Atlanta, GA 30303-8928  
 513853591 United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973  
 513800751 Us Dept Ed, Po Box 4222, Iowa City, IA 52244  
 513800752 +Us Dept Of Education, Attn: Borrowers Service Dept, Po Box 5609, Greenville, TX 75403-5609  
 513800753 +Usdoe/glelsi, 2401 International, Madison, WI 53704-3121  
 517308578 +Wilmington Savings Fund Society, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 517305098 +Wilmington Savings Fund Society, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357  
 517305099 +Wilmington Savings Fund Society, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006, Wilmington Savings Fund Society, Fay Servicing, LLC 75006-3357

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2018 23:17:11 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 13 2018 23:17:07 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 513981623 +EDI: AFNIRECOVERY.COM Apr 14 2018 02:53:00 Afni, Inc, PO Box 3667, Bloomington, IL 61702-3667  
 513800718 +EDI: AFNIRECOVERY.COM Apr 14 2018 02:53:00 Afni, Inc., Attn: Bankruptcy, Po Box 3097, Bloomington, IL 61702-3097  
 513962175 EDI: GMACFS.COM Apr 14 2018 02:53:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004  
 513800720 +EDI: GMACFS.COM Apr 14 2018 02:53:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
 513890691 EDI: AIS.COM Apr 14 2018 02:53:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 513800721 EDI: ACCE.COM Apr 14 2018 02:53:00 Asset Acceptance, PO Box 44426, Nottingham, MD 21236-6426  
 513878440 +EDI: ACCE.COM Apr 14 2018 02:53:00 Asset Acceptance LLC, PO Box 2036, Warren MI 48090-2036  
 513800723 +EDI: HFC.COM Apr 14 2018 02:53:00 Beneficial, PO Box 8633, Elmhurst, IL 60126-8633  
 513800724 +EDI: BMW.COM Apr 14 2018 02:53:00 Bmw Financial Services, Attn: Bankruptcy Department, 5550 Britton Pkwy, Hilliard, OH 43026-7456  
 513800726 +E-mail/Text: brad@cfcautocredit.com Apr 13 2018 23:17:03 Cfc Auto Crd, PO Box 1225, Cherry Hill, NJ 08034-0031  
 513800728 +EDI: CHRYSLER.COM Apr 14 2018 02:53:00 Chrysler Financial/TD Auto Finance, Attention: Bankruptcy, Po Box 860, Roanoke, TX 76262-0860  
 513800729 +E-mail/Text: bankruptcynotices@devry.edu Apr 13 2018 23:17:45 Devry Inc, 3005 Highland Parkway, Downers Grove, IL 60515-5799

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 57

Date Rcvd: Apr 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513800732 E-mail/Text: bankruptcynotice@franklincredit.com Apr 13 2018 23:16:47  
Franklin Credit Mngmnt, 101 Hudson St. 25th Floor, Jersey City, NJ 07302  
513800731 +EDI: AMINFOFP.COM Apr 14 2018 02:53:00 First Premier Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
513800734 +EDI: HFC.COM Apr 14 2018 02:53:00 Hsbc/rs, Attn: Bankruptcy Department, Po Box 5263,  
Carol Stream, IL 60197-5263  
513800735 +EDI: IIC9.COM Apr 14 2018 02:54:00 IC Systems Inc., PO Box 64378,  
Saint Paul, MN 55164-0378  
513800736 EDI: IRS.COM Apr 14 2018 02:53:00 Internal Revenue Service, PO Box 724,  
Springfield, NJ 07081-0724  
513800738 +EDI: MID8.COM Apr 14 2018 02:53:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
513800743 +E-mail/Text: ebn@vativrecovery.com Apr 13 2018 23:16:52 Palisades Collection, LLC,  
210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2510  
513839047 E-mail/Text: ebn@vativrecovery.com Apr 13 2018 23:16:52 Palisades Collection, LLC,  
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collection, LLC,  
PO Box 40728, Houston TX 77240-0728  
513800745 EDI: CHASE.COM Apr 14 2018 02:53:00 Providian Financial, PO Box 660548,  
Dallas, TX 75266-0548  
514728993 E-mail/Text: bankruptcynotice@franklincredit.com Apr 13 2018 23:16:48  
Residential Mortgage Loan Trust 2013-TT2, Franklin Credit Management Corporation,  
PO Box 2301, Jersey City, NJ 07303-2301  
514728994 +E-mail/Text: bankruptcynotice@franklincredit.com Apr 13 2018 23:16:48  
Residential Mortgage Loan Trust 2013-TT2, Franklin Credit Management Corporation,  
PO Box 2301, Jersey City, NJ 07303-2301, Residential Mortgage Loan Trust 2013-TT2,  
Franklin Credit Management Corporation 07303-2301  
514226639 EDI: ECMC.COM Apr 14 2018 02:53:00 US Dept of Education, PO Box 16448,  
St. Paul, MN 55116-0448  
513800750 E-mail/Text: sharie.palmer@valpo.edu Apr 13 2018 23:16:21  
University Accounting Service, LLC, PO Box 5291, Carol Stream, IL 60197-5291  
513800754 +EDI: VERIZONCOMB.COM Apr 14 2018 02:54:00 Verizon, 500 Technology Dr Ste 30,  
Weldon Spring, MO 63304-2225  
513911612 E-mail/Text: bankruptcynotice@franklincredit.com Apr 13 2018 23:16:48  
Wells Fargo Bank, N.A., as certificate trustee, P.O. Box 2301, Jersey City, NJ 07303-2301  
TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513800727 Cfc Auto Crd  
cr\* +Wilmington Savings Fund Society, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.,,  
Suite 100, Boca Raton, FL 33487-2853  
517308625\* +Wilmington Savings Fund Society, Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
513800717 ##+AcB Receivables Mngmt, Po Box 350, Asbury Park, NJ 07712-0350

TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 57

Date Rcvd: Apr 13, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian E Caine on behalf of Creditor WELLS FARGO BANK, N.A., AS CERTIFICATE TRUSTEE (NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS CERTIFICATE TRUSTEE), IN TRUST FOR REGISTERED HOLDERS OF VNT TRUST SERIES 2010-2 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Brian E Caine on behalf of Creditor Residential Mortgage Loan Trust, et al bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Brian E Caine on behalf of Creditor Residential Mortgage Loan Trust 2013-TT2, by U.S. Bank National Association, not in its individual capacity, but solely as Legal Title Trustee bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Karina Velter on behalf of Creditor Residential Mortgage Loan Trust 2013-TT2, by U.S. Bank National Association, not in its individual capacity, but solely as Legal Title Trustee Velter.karina@gmail.com  
Kevin C. Fayette on behalf of Joint Debtor Camille R. Gadiare-Coit kfayette@kevinfayette.com  
Kevin C. Fayette on behalf of Debtor David Coit kfayette@kevinfayette.com  
Laura M. Egerman on behalf of Creditor Wilmington Savings Fund Society bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

TOTAL: 10